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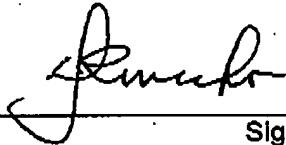
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1. Response (3 pages)
2. Replacement Claims (7 pages)

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MAY 17 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Christopher Warnock

Docket No.: EBRY0001

Serial No: 09/498,944

Art Unit: 3621

Filed: February 4, 2000

Examiner: Nancy Le.

Title: Method and Apparatus for Improved Information Transactions

Date: 17 May 2005

Commissioner for Patents
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RESPONSE

Sir:

This is in response to the Office Action, dated 17 February 2005, for the above-identified patent application. A list of replacement claims is enclosed herein.

Applicant does not believe that filing of this response will incur additional fees. However, the Commissioner is authorized to charge any fees due to the Glenn Patent Group Deposit Account No. 07-1445, Customer No. 22862.